

**REMARKS**

Applicant has carefully reviewed the Office Action dated June 4, 2003. Applicant has amended Claims 1, 2, 3, 4, 10 and 11 to more clearly point out the present inventive concept. Claims 12-40 have been canceled to further the prosecution of this Application. Reconsideration and favorable action is respectfully requested.

The reissue oath/declaration filed with the application is noted by the Examiner to be defective because the Examiner considers it to fail in identifying at least one error which is relied upon to support the reissue application. However, Applicant disagrees with this in that it was stated that the error was based upon the failure of the patent attorney to appreciate the full scope of the invention. Applicant believes that this is sufficient to identify at least one error. As such, Applicant respectfully requests the Examiner to accept the reissue oath/declaration as filed.

Claims 1-11 stand rejected under 35 U.S.C. §251 as being an improper recapture of broadened claimed subject matter. This rejection is respectfully traversed with respect to the amended claims.

The limitation of "bidirectional underwriting institution switch" was added during prosecution of application. Applicant has amended the claims to include the term "bidirectional" but eliminates the term "underwriting institution switch." It is believed that the term "underwriting institution" has no relevance and it is really an adjective. The current terminology "remote terminal computer" functions as a switch and it is substantially the same term. Therefore, Applicant believes that this amendment does overcome those objections. The remaining amendments made to the claims are believed to be supported in the specification and not to have been given up during the prosecution of the Application.

Claims 12-40 stand rejected under 35 U.S.C. §112, first paragraph, as containing subject matter which was not described in the specification in such a way as to reasonably convey to one

**AMENDMENT AND RESPONSE**

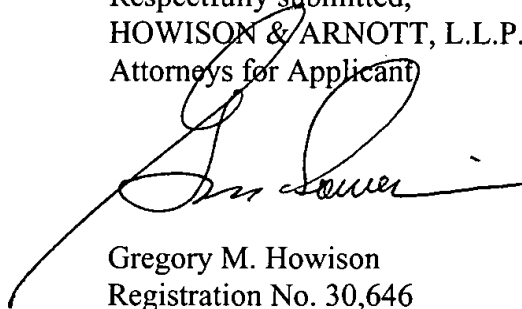
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skilled in the relevant art that the inventors at the time that the Application was filed had possession of the claimed invention. To further the prosecution of this case, Claims 12-40 have been canceled and will be filed in a continuation application based on this case.

Applicant has now made an earnest attempt in order to place this case in condition for allowance. For the reasons stated above, Applicant respectfully requests full allowance of the claims as amended. Please charge any additional fees or deficiencies in fees or credit any overpayment to Deposit Account No. 20-0780/PHLY-25,478 of HOWISON & ARNOTT, L.L.P.

Respectfully submitted,  
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